

30. Sullivan County, New York

Area Snapshot

Nickname: "Borscht Belt" (old name), "Gateway to the Catskills" (new name)

County: Sullivan County

Area code: 914 **Zip code:** 12701

County population: 69,277

% of population 65+: 15.8%

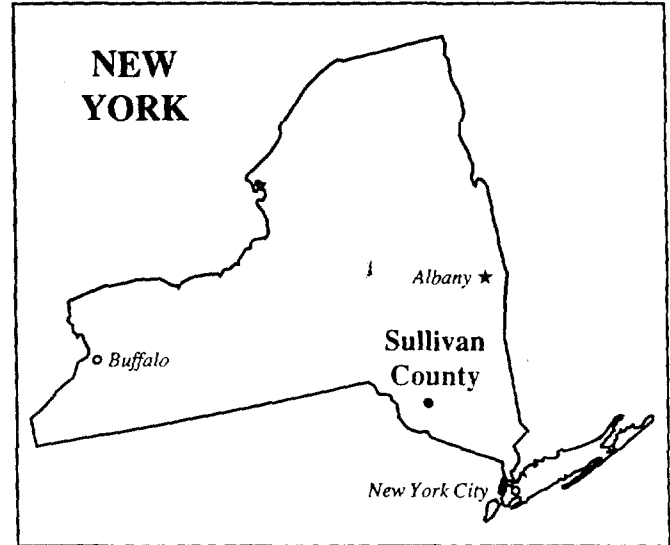
U.S. region: Catskill Mountains, Upstate NY

Closest metro areas: NYC, 90 mi.; Phila., 160 mi.

Nearby areas to consider: Liberty, Rock Hill

Median housing price: \$83,000

Best reasons to retire here: A beautifully lush rural area within driving distance to New York City, excellent recreational opportunities, affordable real estate, great entertainment.



Fabulous Features

For generations, the scenic Catskill Mountains and Sullivan County have been a retreat for city folk who needed a weekend in the country. Now those same people, retired and in need of clean air, wide open space and affordable homes, are coming to stay. Interestingly, a large percentage of Sullivan County natives who leave as young adults eventually come back to buy second homes and/or retire. It's no wonder that the U.S. Agriculture Department designated it as one of the three "rural retirement" counties in New York state. What's the draw? For starters, if there is something you enjoy doing outdoors, it's here and it's unbeatable. The skiing, fishing, boating, hunting, golfing, horseback riding, hiking, and camping are some of the best on the East coast. Real estate and taxes are less costly than all the surrounding urban areas and people especially appreciate the quiet, country ambiance. And let's not forget the top-rated entertainment

brought in by the area resorts like the Concord and Browns Hotel. Medical care is efficient and very much in tune with the needs of seniors. As one retiree so aptly put it, "The air is clean, the water is pure and the people are lovely."

Possible drawbacks: Statistically, Sullivan County has the third highest crime rate in New York state. Everyone attributes it to the transient workers hired by the hotels to fill minimum wage jobs. Read between the lines and you find that most of the crime is on themselves. Unfortunately, it's a real blemish for an otherwise idyllic place. • There is no public transportation and the region is spread out, so a car is a must. • There's no relief from winter in these parts. The county theme song is "Let it snow, let it snow, let it snow"—to the tune of 86 inches a year. However, if you're in the mindset to settle in for the winter, it's a beautiful place to be.

"You can quote me on that"

"My husband was born and raised in Sullivan County and had family here. We liked to visit and figured it was just as good a place to retire as any. We liked the idea of living in a small, rural community but having lots of things to do. Also, we're still close enough to New York to drive in whenever we get lonely for our grandchildren. I highly recommend this area for active retirees like us."—J.H., Monticello

Climate

Elevation: 3000'	Avg. High/ Low	Average Inches		Avg. # Days Precip.	Avg. % Humidity
		Rain	Snow		
Jan.	32/15	.8	20	14	72
April	52/32	2.8	5	14	69
July	80/58	4.2	-	12	71
Oct.	61/38	3.3	-	11	73
YEAR	56/35	32	-	-	-
# days 32° or below: 153 # days 90° or above: 7					

Let the Good Times Roll

Recreation: Fishing: What more can be said about a place that introduced fly-fishing and fly-casting to the country? With hundreds of lakes and streams, it's a fisherman's holiday. Junction Pool is "Trout Town USA." Rivers and reservoirs are stocked annually by the State. Golf: More than 40 courses, many PGA approved. Greens fees are moderate, even at 18-hole championship courses (most also open to public). Skiing: Great downhill and cross-country skiing including Hunter Mountain (Ulster county). The Catskills is horse country with stables, riding academies and famous Monticello Raceway: the fastest half-mile harness track. Walnut Mountain Park: hiking, cross-country skiing and baseball. State recreation includes Basherkill Wildlife Management, Beaverkill State Campsite, and Crystal Lake State Reservation.

Culture: Theater: Catskill Actors Theater, Forestburg Playhouse (a 120-year-old barn for summer stock shows), Tusten Theater and Seelig Theater. Museums: Roscoe and W. Railway Museum, Catskill Fly Fishing Center, Sullivan County Museum and the Art and Cultural Center. Delaware Valley Arts Association sponsors community art programs. Sullivan County Community College has an exciting senior summer cultural series. Sullivan County also has a Historical Society, Dramatic Workshop and the Catskills Arts Society.

Annual events: Annual Ice Carnival (Jan.); Winter Carnival (Mar.); Senior Artists Spring Show Exhibit (May-June); Arts and Crafts Fair (Aug.); Metropolitan PGA Pro Golf

Tournament (Sept.); Fight Night in the Catskills, Browns Hotel (Sept.).

Local Real Estate

The real estate market is a depressed one and homes are selling well under market value. The choices of second homes, condominiums, town houses, estates and farms are fabulous. There is something new and exciting in the works. Harris Village (Harris), the nation's first luxury housing development, is being built adjacent to a full-service community hospital for seniors. Aside from access to sophisticated medical care, the development will offer recreational facilities, shopping, transportation and security. Prices start at \$137,500 plus a \$1,055 monthly service fee (housekeeping, chores, real estate taxes, repairs and many extras). Call (800-242-7879).

Median price for single family home: \$83,000. \$115,000 new.

Median price for 2BR condos: \$90,000-\$100,000

Rental housing market: 3BR house: \$400-\$850/mo.; 2BR house \$350-\$750/mo. Seasonal rentals were always a mainstay, now year-round rentals are popular as a way to offset inflated prices during peak summer months.

Common housing styles & features: Large country kitchens, large acreage, stone fireplaces, sprawling ranches, lakefront property, wrap-around decks.

Amenities in condo developments: Tennis courts, pools.

Nearby areas to consider: Monticello, Callicoon. **Unique features of these areas:** Monticello is one of the largest townships and offers the most in shopping and services and a wide variety of homes (all price ranges). Callicoon is one of the most rural areas with farms and mountains. It's a good 20 minutes from major services, but housing costs are some of the lowest in the county (\$85,000-\$95,000).

What Things Cost

Living costs in general are much lower than the urban and suburban areas that retirees migrate from. Food, housing, utilities and property taxes enable people to live on a fixed income comfortably. **Gas company:** There is

no natural gas in Sullivan county. Purchase oil or gas from private companies. Currently gas is cheaper (install a furnace and monthly consumption avgs. \$1 per gallon). Avg. is \$100/mo. Call Sullivan County Gas (794-8484). **Electric company:** New York State Electric and Gas (800-541-2014). Avg. monthly electric bill is \$55 (billed bimonthly). **Phone company:** New York Telephone (890-8030). Basic monthly service starts at \$10.10. Unlimited calling starts at \$22.86 month. Touchtone and other services are extra. **Car registration & license:** Title fee: \$5; Registration based on weight: small \$30-\$40; med \$40-\$50; lg. \$50-\$80; Driver's license: \$17.50 (good for 4 years); License plates: \$8.

The Tax Ax

Sales tax: 7% (food and prescription drugs are exempt).

State income tax: Net taxable income for married persons filing jointly is taxed at the following rates: \$12,000 or below: 4.3%; \$12,000-\$18,000: 5.3%; \$18,000-\$24,000: 7.3%; \$24,000-\$28,000: 7.3%; \$28,000+: 7.7%. The standard deduction is \$10,200.

Retirement income: After age 59, the first \$20,000 of pension income (including IRA's) is exempt from New York State income tax. Estate taxes: On a \$600,000 estate, state tax would equal \$20,000.

Property taxes & tax breaks: If new county budget is passed, 1991 taxes will be based on 100% of market value or approximately \$15 per \$1,000 of valuation. Thus, homes valued at \$100,000 would pay \$1,500/yr. Taxes vary widely among the townships. County Tax Appraisers office (794-3000 ext. 5014). There is no homestead exemption, although eligible seniors who meet residency requirements can get a 50% reduction in town, county and school taxes.

Medical Care

Major hospitals & regional medical centers: **Community General Hospital** (Harris), is a full-service hospital with one of the best geriatric care facilities in the country. It has specialists in all fields including cardiology, endocrinology, urology and in/out patient

rehabilitation. In addition, it offers WISE (Wellness Independent Senior Experience): a preventive self-care program for seniors. A diabetes and arthritis center are planned. **Grover M. Hermann** (Callicoon), is an extension of Community General Hospital and provides similar services on a smaller scale. Two hours from New York and Philadelphia gives people the option to go to the large teaching hospitals. **Emergency medical services (EMS):** The county offers 22 volunteer ambulance corps and rescue squads. Avg. response time: 12-20 minutes (it's a rural area and all are volunteers). A special emergency control service dispatches units throughout the county (Monticello and Liberty have their own system). **Physician's/dental referral:** 794-3300 ext. 2157 (Community Hospital's Medical Board Office makes referrals).

Services for Seniors

Office for the Aging provides transportation, meal service, income and property tax assistance. **EISEP** (Expanded In-Home Services For Elderly Persons): provides non-medical, in-home support to seniors not eligible for help through medicaid (794-3000 ext. 5000). **RSVP** (Retired Senior Volunteer Program): places seniors in non-profit organizations throughout the county. There is no local **AARP** Chapter in Sullivan County.

Continuing Education

Sullivan County Community College provides non-credit continuing education courses (many in summer) such as tap dancing, Jewish songs, bridge and EMT instruction. Fees range from \$20-\$50. A Performing Arts series is also part of the program (434-5750). Cat-skills Arts Society provides a variety of non-credit arts and crafts classes. They have their own gallery and organize bus trips to museums, shows, etc. as well as a summer celebration series. Sullivan County BOCES (run by the school district) offers evening vocational and academic courses.

Crime & Safety

The first thing the Sullivan County Sheriff's Department wanted us to know was that it's

really a safe place to live. Statistics say it has the third highest crime rate in New York (per capita). They say it's because the transient hotel workers commit crimes against each other. There are property crimes, but assaults and homicides are low, particularly in outlying townships like Callicoon. Liberty, Thompson and Fallsburg is where most of the crime occurs. Liberty and Monticello have police departments, the rest of the county is patrolled by the Sheriff's Department and each township has its own constables. Given that most of the law enforcement personnel live and work here, there's a vested interest in public safety.

Earning a Living

Current business climate: Sullivan County is experiencing growth in the service sector and the health care industry. When the depressed real estate market turns around, it will only enhance the outlook. Tourism and agriculture (poultry production) are the backbone of the economy. **Help in starting a business:** Contact the Chamber of Commerce for information on local business development centers and the revolving loan funds available for business expansion (292-2070). **The job market:** With many nursing homes and facilities for the elderly, health care delivery has a strong employment picture that continues to grow.

When the Kids Come to Visit

Upper Delaware Scenic and Recreational River was designated as part of the National

Wild and Scenic River System in 1978. Includes Skinners Falls, canoeing, fishing and camping. Catskill Fun Lane (amusement park with miniature golf and pony rides). Howe Caverns (caverns to explore). Hunter Mountain (skiing in winter, ethnic fests in the summer). New York State Forest Preserve of fishing, camping, nature trails. Apple Pond Farming Center (Callicoon): educational farming center. Historic Sites and Districts: Minisink Battleground Memorial Park, Fort Delaware, Grahamsville and Liberty Historic Districts.

Getting Around Town

Roads & interstates: Rt. 17 ("The Quickway"), Rt. 17B, Rt. 42. **Airports & airlines:** Stewart International Airport (Newburgh: 45 min.) direct air service via American Airlines. Sullivan County International Airport and Monticello Airport have charter service and private aircraft. **Public transportation:** No public transportation available. However, the Sullivan County Office of Aging offers transportation to shopping for \$2 (roundtrip) once a week in each township (794-3000 ext. 5000). **Managing without a car:** Impossible.

What Residents Already Know

Sullivan County's Office of Public Information is a tremendous resource (794-3000 or 800-882-CATS). •You can pick up some fabulous real estate buys now, but new property taxes rates will go into effect this year and that's going to mean big increases in many townships.

For More Information

Chamber Of Commerce Offices:

Sullivan County Chamber
P.O. Box 6, Liberty, 12754
292-2070

Monticello Chamber of Commerce
26 Landfield
Monticello, 12701
794-2212

Newspaper:

Times Herald Record
P.O. Box 2046
Middletown, 10940
343-2181

Realtors:

Bill Reiber
Reiber Realty
188 Broadway
Monticello, 12701
794-0211

Vivian Jacoby
Vivian Jacoby Realty
P.O. Box 571
Rock Hill, 12775
794-5957